

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DEBORAH A. FAULISI

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Repondents.

Case No.:13-22562 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 26, 2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/17/2013 and confirmed on 8/8/13 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		121,207.00
Less Refunds to Debtor	131.42	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>121,075.58</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,981.00	
Trustee Fee	4,783.47	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>7,764.47</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	DITECH FINANCIAL LLC F/K/A GREEN TR Acct: 9023	0.00	82,913.64	0.00	82,913.64
	DITECH FINANCIAL LLC F/K/A GREEN TR Acct: 9023	14,787.21	14,787.21	0.00	14,787.21
	JPMORGAN CHASE BANK NA Acct: 4705	6,429.81	6,429.81	739.46	7,169.27
					<b>104,870.12</b>

Priority					
	PAUL W MCEL RATH JR ESQ Acct:	458.70	458.70	0.00	0.00
	DEBORAH A. FAULISI Acct:	0.00	0.00	0.00	0.00
	DEBORAH A. FAULISI Acct:	131.42	131.42	0.00	0.00
	MAZZEI AND ASSOCIATES Acct:	0.00	0.00	0.00	0.00
	JASON MAZZEI ESQ Acct:	2,522.30	2,522.30	0.00	0.00
	MCEL RATH LEGAL HOLDINGS LLC Acct:	0.00	0.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 2800	8,440.99	8,440.99	0.00	8,440.99
					<b>8,440.99</b>

Unsecured					
	WEST PENN POWER** Acct: XXXXXXXXXXXX9275	475.94	0.00	0.00	0.00
	CHASE/JPMORGAN CHASE(*)++ Acct: ?	0.00	0.00	0.00	0.00
	CHASE/JPMORGAN CHASE(*)++ Acct: ?	0.00	0.00	0.00	0.00
	CR EVERGREEN LLC(*) Acct: XXX0493	0.00	0.00	0.00	0.00
	EAST BAY FUNDING	1,172.81	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8328				
	GE MONEY BANK++	0.00	0.00	0.00	0.00
	Acct: ?				
	CAPITAL ONE NA**	361.43	0.00	0.00	0.00
	Acct: 8417				
	MAIN STREET ACQUISITIONS CORP	0.00	0.00	0.00	0.00
	Acct: XXX8814				
	MIDLAND FUNDING LLC BY AMERICAN IN	0.00	0.00	0.00	0.00
	Acct: ?				
	PA DEPARTMENT OF REVENUE*	2,781.60	0.00	0.00	0.00
	Acct: 2800				
	PENN CROSSING LTD	0.00	0.00	0.00	0.00
	Acct: XXX2010				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: ?				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: XXX7306				
	PRA/PORTFOLIO RECOVERY ASSOC	4,709.92	0.00	0.00	0.00
	Acct: 4194				
	PRA/PORTFOLIO RECOVERY ASSOC	2,421.57	0.00	0.00	0.00
	Acct: 2101				
	PRA/PORTFOLIO RECOVERY ASSOC	0.00	0.00	0.00	0.00
	Acct: ?				
	PRA/PORTFOLIO RECOVERY ASSOC	1,053.30	0.00	0.00	0.00
	Acct: 1328				
	PYOD LLC	10,783.27	0.00	0.00	0.00
	Acct: 0230				
	ROUNDUP FUNDING LLC*	0.00	0.00	0.00	0.00
	Acct: ?				
	WASTE MANAGEMENT* (PMT)	270.05	0.00	0.00	0.00
	Acct: 0264				
	WESTMORELAND COMMUNITY FCU	0.00	0.00	0.00	0.00
	Acct: XXX4793				
	GREEN TREE SERVICING LLC	0.00	0.00	0.00	0.00
	Acct: XXX4397				
	GREEN TREE SERVICING LLC	0.00	0.00	0.00	0.00
	Acct: XXX4397				
	PENN CROSSING LTD	0.00	0.00	0.00	0.00
	Acct: XXX2010				
	PRA/PORTFOLIO RECOVERY ASSOC	0.00	0.00	0.00	0.00
	Acct: XXX3693				
	PA DEPARTMENT OF REVENUE*	0.00	0.00	0.00	0.00
	Acct:				
	JAMES C WARBRODT ESQ	0.00	0.00	0.00	0.00
	Acct:				

\*\*\* NONE \*\*\*

TOTAL PAID TO CREDITORS

113,311.11

TOTAL	
CLAIMED	8,440.99
PRIORITY	21,217.02
SECURED	24,029.89

Date: 07/26/2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

Certificate of Notice Page 5 of 8  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DEBORAH A. FAULISI

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:13-22562 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 6 of 8**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Deborah A. Faulisi  
 Debtor

Case No. 13-22562-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: skoz  
 Form ID: pdf900

Page 1 of 3  
 Total Noticed: 45

Date Rcvd: Jul 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2018.

db +Deborah A. Faulisi, 14 Glenshire Drive, Harrison City, PA 15636-1513  
 cr +Ditech Financial LLC, P.O. BOX 9013, ADDISON, TX 75001-9013  
 cr +Office of Attorney General Department of Revenue, Robert C. Edmundson, 564 Forbes Avenue, Pittsburgh, PA 15219-2908  
 13658017 +BAC Home Loans Servicing, L.P., 7105 Corporate Drive, PTX-B-209, Plano, TX 75024-4100  
 13673586 +BAC Home Loans/Countrywide, 450 American Street #SV416, Simi Valley, CA 93065-6285  
 13658016 +Bac Home Loans Service, 450 American Street, Simi Valley, CA 93065-6285  
 13691082 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13658018 +Chase, 201 North Walnut Street # Del-10, Wilmington, DE 19801-2920  
 13658019 Chase Bank, P.O. Box 15145, Wilmington, DE 19850-5145  
 13658020 +Chase Bank, P.O. Box 740933, Dallas, TX 75374-0933  
 13673590 +Chase Bank, 3700 Wiseman Blvd., San Antonio, TX 78251-4322  
 13658025 Main Street Acquisitions Corp., assignee, of HSBC Card Services (III) Inc., c/o Becket and Lee LLP, P.O. Box 3001, Malvern, PA 19355-0701  
 13810745 +Matthew Pavlovich, Esq., Pavlovich & Ruschak PC, 304 Ross Street Suite 500, Pittsburgh, PA 15219-2124  
 13658032 +PNC Bank, P.O. Box 94982, Cleveland, OH 44101-4982  
 13658029 +Patberg, Carmody, & Ging, Deuschtown Center, 801 Vinial Street, 3rd Floor, Pittsburgh, PA 15212-5177  
 13658030 +Penn Crossing LTD, PO Box 82, Harrison City, PA 15636-0082  
 13673604 +Pnc Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8002  
 13658039 +Westmoreland Community, 1007 Georges Staion Rd, Greensburg, PA 15601-6982

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: bankruptcy.bnc@ditech.com Jul 28 2018 02:31:28  
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, SD 57709-6154  
 13658015 E-mail/Text: bankruptcy@firstenergycorp.com Jul 28 2018 02:32:15 Allegheny Power, P.O. Box 1392, Fairmont, WV 26555-1392  
 13658021 +E-mail/PDF: resurgentbknnotifications@resurgent.com Jul 28 2018 02:39:13 CR Evergreen, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221  
 14415870 E-mail/Text: bankruptcy.bnc@ditech.com Jul 28 2018 02:31:28  
 Ditech Financial LLC f/k/a Green Tree, Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154  
 13658022 +E-mail/PDF: resurgentbknnotifications@resurgent.com Jul 28 2018 02:38:30 East Bay Funding, c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288  
 13741001 +E-mail/PDF: resurgentbknnotifications@resurgent.com Jul 28 2018 02:38:29  
 East Bay Funding, LLC its successors and assigns, as assignee of Roundup Funding L.L.C., Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288  
 13658023 E-mail/PDF: gecsedirecoverycorp.com Jul 28 2018 02:39:24 GE Money Bank, c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Attn: Ramesh Singh, Miami, FL 33131-1605  
 13673594 E-mail/PDF: gecsedirecoverycorp.com Jul 28 2018 02:39:25 Green Tree Servicing L, 332 Minnesota St Ste 610, Saint Paul, MN 55101  
 13766208 +E-mail/Text: bankruptcy.bnc@ditech.com Jul 28 2018 02:31:28 Green Tree Servicing, LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049  
 13673595 E-mail/Text: bankruptcy.bnc@ditech.com Jul 28 2018 02:31:28 Greentree Servicing, PO Box 0049, Palatine, IL 60055-0049  
 13658024 +E-mail/Text: bankruptcy.bnc@ditech.com Jul 28 2018 02:31:28 Greentree Servicing, PO Vox 0049, Palatine, IL 60055-0001  
 13680523 E-mail/Text: bk.notifications@jpmchase.com Jul 28 2018 02:31:38 JP Morgan Chase Bank N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
 13673596 +E-mail/Text: bnckohlsnotices@becket-lee.com Jul 28 2018 02:31:20 Kohls/Capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 13658026 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 28 2018 02:39:59 Midland Funding, LLC, by American InfoSource LP, PO Box 248897, Oklahoma City, OK 73124-8897  
 13658028 E-mail/Text: RVSVBICNOTICE1@state.pa.us Jul 28 2018 02:31:50 PA Department of Revenue, Banruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496  
 13658027 E-mail/Text: RVSVBICNOTICE1@state.pa.us Jul 28 2018 02:31:50 PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0496  
 13658034 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 28 2018 02:50:19 Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502  
 13658033 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 28 2018 02:38:55 Portfolio Recovery, P.O. Box 41067, Norfolk, VA 23541  
 13698081 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 28 2018 02:38:18 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 13658035 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 28 2018 02:38:55 PRA Receivables Management, As Agent of Portfolio Recovery Assocs., P.O. Box 12914, Norfolk, VA 23541-0914  
 13658036 +E-mail/PDF: resurgentbknnotifications@resurgent.com Jul 28 2018 02:39:54 PYOD LLC, C/O Resurgent Capital Services, P.O. Box 19008, Greenville, SC 29602-9008  
 13741002 +E-mail/PDF: resurgentbknnotifications@resurgent.com Jul 28 2018 02:39:10 PYOD, LLC its successors and assigns as assignee, of Roundup Funding L.L.C., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

District/off: 0315-2

User: skoz  
Form ID: pdf900

Page 2 of 3  
Total Noticed: 45

Date Rcvd: Jul 27, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13675507 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 28 2018 02:31:51  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946  
13658031 +E-mail/Text: nod.referrals@fedphe.com Jul 28 2018 02:31:15 Phelan Hallinan & Schmieg, LLP,  
1617 John F. Kennedy Boulevard, Suite 1400, Philadelphia, PA 19103-1814  
13658037 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 28 2018 02:38:34 Roundup Funding,  
MS 550, Post Office Box 91121, Seattle, WA 98111-9221  
13658038 +E-mail/Text: rmcbbknotices@wm.com Jul 28 2018 02:33:01 Waste Management,  
2625 W. Grandview Road, Suite 150, Phoenix, AZ 85023-3109  
13730083 +E-mail/Text: bankruptcy@firstenergycorp.com Jul 28 2018 02:32:15 West Penn Power,  
1310 Fairmont Ave, Fairmont, WV 26554-3526

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
Green Tree Servicing, LLC.  
13673584\* Allegheny Power, P.O. Box 1392, Fairmont, WV 26555-1392  
13673585\* +BAC Home Loans Servicing, L.P., 7105 Corporate Drive, PTX-B-209, Plano, TX 75024-4100  
13673591\* +CR Evergreen, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221  
13673587\* +Chase, 201 North Walnut Street # Del-10, Wilmington, DE 19801-2920  
13673589\* +Chase Bank, P.O. Box 740933, Dallas, TX 75374-0933  
13673588\* Chase Bank, P.O. Box 15145, Wilmington, DE 19850-5145  
13673592\* +East Bay Funding, c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288  
13673593\* GE Money Bank, c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120,  
Attn: Ramesh Singh, Miami, FL 33131-1605  
13673597\* Main Street Acquisitions Corp., assignee, of HSBC Card Services (III) Inc.,  
c/o Becket and Lee LLP, P.O. Box 3001, Malvern, PA 19355-0701  
13673598\* +Midland Funding, LLC, by American InfoSource LP, PO Box 248897,  
Oklahoma City, OK 73124-8897  
13673599\* PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0496  
13673603\* +PNC Bank, P.O. Box 94982, Cleveland, OH 44101-4982  
13673606\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502)  
13673605\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, P.O. Box 41067, Norfolk, VA 23541)  
13673607\* +PRA Receivables Management, As Agent of Portfolio Recovery Assocs., P.O. Box 12914,  
Norfolk, VA 23541-0914  
13673608\* +PYOD LLC, C/O Resurgent Capital Services, P.O. Box 19008, Greenville, SC 29602-9008  
13673600\* +Patberg, Carmody, & Ging, Deutschtown Center, 801 Vinial Street, 3rd Floor,  
Pittsburgh, PA 15212-5177  
13673601\* +Penn Crossing LTD, PO Box 82, Harrison City, PA 15636-0082  
13673602\* +Phelan Hallinan & Schmieg, LLP, 1617 John F. Kennedy Boulevard, Suite 1400,  
Philadelphia, PA 19103-1814  
13673609\* Roundup Funding, MS 550, Post Office Box 91121, Seattle, WA 98111-9221  
13673610\* +Waste Management, 2625 W. Grandview Road, Suite 150, Phoenix, AZ 85023-3109  
13673611\* +Westmoreland Community, 1007 Georges Staion Rd, Greensburg, PA 15601-6982

TOTALS: 1, \* 22, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 29, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com  
Jill Manuel-Coughlin on behalf of Creditor Green Tree Servicing, LLC. jill@pkallc.com,  
chris.amann@pkallc.com/nick.bracey@pkallc.com/samantha.gonzalez@pkallc.com/harry.reese@pkallc.com  
mary.raynor-paul@pkallc.com

District/off: 0315-2

User: skoz  
Form ID: pdf900

Page 3 of 3  
Total Noticed: 45

Date Rcvd: Jul 27, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor Deborah A. Faulisi ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Robert C. Edmundson on behalf of Creditor Office of Attorney General Department of Revenue  
redmundson@attorneygeneral.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6